

STATE OF INDIANA     )  
                                  ) SS:  
COUNTY OF MARION    )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 9277-AG11-0316-041

IN THE MATTER OF:

Kimberly Van Raalte,

Respondent,

513 S. Walnut Street  
Shannon, IL 61078

License Number 465416

Type of Agency Action: Enforcement

**FILED**

MAR 18 2011

STATE OF INDIANA  
DEPT. OF INSURANCE

**ADMINISTRATIVE ORDER**  
**NOTICE OF NONRENEWAL OF LICENSE**

The Indiana Department of Insurance, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code 4-21.5-1 et seq. and the Indiana Insurance Producers Act, Indiana Code 27-1-15.6-12, hereby gives notice to Kimberly Van Raalte ("Respondent") of the following Administrative Order:

1. Indiana Code 27-1-15.6-12(b) provides that "The commissioner may levy a civil penalty, place an insurance producer on probation, suspend an insurance producer's license, revoke and insurance producer's license for a period of years, permanently revoke an insurance producer's license, or refuse to issue or renew an insurance producer license, or take any combination of these actions ..."

2. Indiana Code 27-1-15.6-12(d) provides that when the Commissioner refuses to renew a license, the Commissioner shall notify the Respondent, in writing, of the reasons for the nonrenewal.

3. Respondent, a resident of Illinois, held Indiana non-resident insurance producer license number 465416.

4. Respondent's Indiana non-resident insurance producer license expired on January 31, 2011.

5. On or about April 8, 2010, the Department received a letter from Stephen Boamah, a Licensing Specialist with MetLife Insurance Company, stating that Kimberly Van Raalte had been terminated for cause. In the letter, Mr. Boamah stated it had been discovered that Respondent had falsified prior insurance information and keyed in fictitious prior insurance company information when the customer had no prior insurance. Mr. Boamah also stated Respondent keyed in standard insurance information where prior information was non-standard.

6. On or about May 18, 2010, the Department received additional information from Theresa Moorehead, a Compliance Manager with MetLife Insurance Company, stating that Respondent's supervisor conducted an audit of her phone calls and electronic applications after receiving feedback of an error on one of her applications. Three instances of falsifying prior carrier information were found as a result of the audit. One Michigan customer advised that he did not have prior insurance, but Respondent keyed in a prior insurance carrier along with a fake expiration date, policy number, time period insured, and liability limits. A Utah customer advised that her prior auto insurance was with a non-standard company, but Respondent keyed in a standard insurance company. This same customer advised that she had "lender placed insurance" on her home. MetLife does not consider this to be prior coverage, so Respondent falsely keyed in another insurance company's name for prior coverage.

7. Respondent used dishonest practices, demonstrating incompetence, untrustworthiness, and financial irresponsibility in the conduct of business in Indiana or elsewhere.

8. On June 7, 2010, Respondent had her insurance producer license revoked by the Kentucky Department of Insurance, for Failure to Respond.

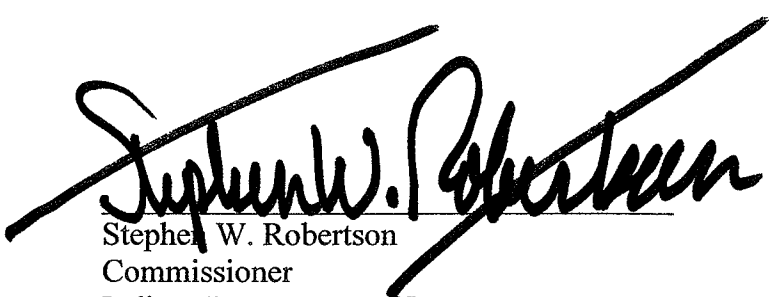
9. Respondent failed to report Kentucky's administrative action not more than thirty (30) days after the final disposition of the matter.

10. Respondent's conduct, alleged herein, is cause for disciplinary action in accordance with Indiana Code §§27-1-15.6-12(b)(8), 27-1-15.6-12(b)(9), and 27-1-15.6-17(a).

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed.**

WHEREFORE, the Commissioner further notifies Respondent that pursuant to Indiana Code 27-1-15.6-12(d), within sixty (60) days of receiving this Notice, Respondent may make a written demand upon the Commissioner for a hearing to determine the reasonableness of this action. Such a hearing shall be held within thirty (30) days from the date of receipt of Respondent's written demand.

3/18/11  
Date Signed

  
Stephen W. Robertson  
Commissioner  
Indiana Department of Insurance

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Kimberly Van Raalte  
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